

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARY LOU WALSH

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-23362

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/24/2018 and confirmed on 10/9/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		168,723.20
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		168,723.20

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,500.00	
Trustee Fee	7,795.52	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,295.52

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION Acct: 5993	0.00	42,208.61	0.00	42,208.61
	FREEDOM MORTGAGE CORPORATION Acct: 5993	76.81	76.81	0.00	76.81
	BOROUGH OF MILLVALE (SWG) Acct: G189	0.00	0.00	0.00	0.00
	M & T BANK Acct: 6036	13,395.34	13,395.34	1,253.84	14,649.18
					56,934.60

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	MARY LOU WALSH Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG Acct:	2,500.00	2,500.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	DISCOVER BANK(*) Acct: 7359	11,443.77	9,839.57	0.00	9,839.57
	US DEPARTMENT OF EDUCATION Acct: 6832	100,856.88	86,718.68	0.00	86,718.68
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 3348	5,556.33	4,777.44	0.00	4,777.44
	OMEGA FEDERAL CREDIT UNION Acct: 4290	0.00	0.00	0.00	0.00
	OMEGA FEDERAL CREDIT UNION Acct:	0.00	0.00	0.00	0.00
	M & T BANK Acct: 6036	82.47	70.91	0.00	70.91
	DUQUESNE LIGHT COMPANY(*)	100.58	86.48	0.00	86.48

18-23362

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9367				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3348				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER M MCMONAGLE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					101,493.08

TOTAL PAID TO CREDITORS

158,427.68

TOTAL CLAIMED

PRIORITY 0.00

SECURED 13,472.15

UNSECURED 118,040.03

Date: 08/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MARY LOU WALSH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-23362

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Mary Lou Walsh  
Debtor

Case No. 18-23362-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 28, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:**

Recip ID	Recipient Name and Address
db	+ Mary Lou Walsh, 31 Lawrence St., Pittsburgh, PA 15209-2057
cr	+ Borough of Millvale, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14936259	+ Borough of Millvale, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14903100	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14903103	M&T Bank, PO Box 62986, Baltimore, MD 21264-2986
14903104	+ Omega Federal Credit Union, PO Box 2711, Omaha, NE 68103-2711
14987468	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 28 2023 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	Aug 28 2023 23:30:25	RoundPoint Mortgage Servicing Corporation, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
14913127	Email/Text: mrdiscen@discover.com	Aug 28 2023 23:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14936881	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 28 2023 23:39:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15497451	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 28 2023 23:37:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14903102	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 29 2023 00:03:04	Lowes, PO Box 530914, Atlanta, GA 30353-0914
14928147	+ Email/Text: camanagement@mtb.com	Aug 28 2023 23:37:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
14941633	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 28 2023 23:41:45	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14903733	+ Email/PDF: rmscedi@recoverycorp.com	Aug 29 2023 00:20:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14932822	^ MEBN	Aug 28 2023 23:30:07	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Buildings 6 & 8, Charlotte, NC 28217-1932
15566678	+ Email/Text: EBN@edfinancial.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 18

Aug 28 2023 23:36:00

US Dept. of Education, 120 N. Seven Oaks Dr.,  
Knoxville, TN 37922-2359

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14903105	*+	Omega Federal Credit Union, PO Box 2711, Omaha, NE 68103-2711
14903101	##+	Fedloan, Dept of Education, FedLoan Servicing, PO Box 530210, Atlanta, GA 30353-0210
14903106	##+	RoundPoint Mortgage Svc. Corp., 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor RoundPoint Mortgage Servicing Corporation christopher.mcmonagle@bbs-law.com bkecf@sterneisenberg.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Millvale jhunt@grblaw.com
Kenneth Steidl	on behalf of Debtor Mary Lou Walsh julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporation Ryan.Starks@brockandscott.com wbecf@brockandscott.com

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 18

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

TOTAL: 10